

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/10/2008.
- 2) This case was confirmed on 09/11/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/17/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/04/2012.
- 6) Number of months from filing to the last payment: 47
- 7) Number of months case was pending: 51
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 55,359.00
- 10) Amount of unsecured claims discharged without payment \$ 151,660.21
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 39,785.88
Less amount refunded to debtor	\$ 439.80
<b>NET RECEIPTS</b>	<b>\$ 39,346.08</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,364.10
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 2,364.10**

Attorney fees paid and disclosed by debtor **\$ 1,374.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SUTTON FUNDING	SECURED	325,641.00	323,531.99	.00	.00	.00
SUTTON FUNDING	SECURED	NA	19,727.06	12,555.84	12,555.84	.00
AMERICREDIT FINANCIA	SECURED	30,000.00	.00	.00	.00	.00
AMERICREDIT FINANCIA	UNSECURED	258.76	21,014.60	21,014.60	3,329.34	.00
DYCK O NEAL INC	OTHER	NA	NA	NA	.00	.00
A ALL PAYDAY LOANS I	UNSECURED	2,015.00	908.04	908.04	143.83	.00
AMERICASH LOANS LLC	UNSECURED	5,595.00	NA	NA	.00	.00
AMERICAN FAMILY INSU	UNSECURED	1,264.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	3,105.15	3,703.24	3,703.24	586.70	.00
AMERICAN GENERAL FIN	UNSECURED	1,692.00	NA	NA	.00	.00
CITY OF CHICAGO WATE	UNSECURED	35.50	NA	NA	.00	.00
CITY OF CHICAGO WATE	UNSECURED	46.14	NA	NA	.00	.00
CITY OF CHICAGO WATE	UNSECURED	30.30	NA	NA	.00	.00
CITY OF CHICAGO HEIG	UNSECURED	97.71	NA	NA	.00	.00
CITY OF CHICAGO HEIG	UNSECURED	405.50	NA	NA	.00	.00
COMCAST	UNSECURED	106.85	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	557.00	410.76	410.76	65.10	.00
WELLS FARGO FINANCIA	UNSECURED	1,765.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	NA	238.54	238.54	37.55	.00
MACYS	UNSECURED	2,960.80	NA	NA	.00	.00
FDS BANK/MACYS	UNSECURED	1,127.00	1,033.93	1,033.93	163.81	.00
ECAST SETTLEMENT COR	UNSECURED	1,334.35	1,354.65	1,354.65	214.62	.00
NICOR GAS	UNSECURED	2,500.00	1,040.82	1,040.82	164.90	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECAST SETTLEMENT COR	UNSECURED	921.00	920.55	920.55	145.84	.00
PLS FINANCIAL SVCS I	UNSECURED	1,496.00	NA	NA	.00	.00
PLS FINANCIAL SVCS I	UNSECURED	2,994.00	NA	NA	.00	.00
PLS FINANCIAL SVCS I	UNSECURED	2,994.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	213.00	720.54	720.54	114.16	.00
PRA RECEIVABLES MANA	UNSECURED	947.00	2,059.47	2,059.47	326.28	.00
VILLAGE OF RIVERDALE	UNSECURED	266.36	NA	NA	.00	.00
ANGIE THOMAS	OTHER	.00	NA	NA	.00	.00
BELNDA RIVERA	OTHER	.00	NA	NA	.00	.00
MARCIE HALL	OTHER	.00	NA	NA	.00	.00
CARRINGTON MTG	OTHER	NA	NA	NA	.00	.00
US BANK NATIONAL	OTHER	NA	NA	NA	.00	.00
SAXON MORTGAGE SERVI	OTHER	NA	NA	NA	.00	.00
CARRINGTON MORTGAGE	SECURED	NA	137,082.34	.00	.00	.00
US BANK NATIONAL ASS	SECURED	NA	136,274.72	.00	.00	.00
US BANK NATIONAL ASS	SECURED	NA	.00	.00	.00	.00
SAXON MORTGAGE	SECURED	NA	82,349.43	.00	.00	.00
SAXON MORTGAGE	SECURED	NA	13,959.96	.00	.00	.00
SAXON MORTGAGE	OTHER	NA	NA	NA	.00	.00
CHASE MANHATTAN MORT	SECURED	NA	132,987.67	.00	.00	.00
CHASE MANHATTAN MORT	SECURED	NA	8,624.12	.00	.00	.00
PREMIER BANK CARD	UNSECURED	NA	699.47	699.47	110.82	.00
TERWIN ADVISORS	SECURED	NA	38,672.88	.00	.00	.00
TERWIN ADVISORS	SECURED	NA	74.80	.00	.00	.00
SPECIALIZED LOAN SER	OTHER	NA	NA	NA	.00	.00
WELLS FARGO FINANCIA	SECURED	NA	1,636.56	.00	.00	.00
TITLE GUARANTY FUND	UNSECURED	7,987.90	7,987.90	7,987.90	1,265.52	.00
SALLIE MAE	UNSECURED	76,567.06	78,321.62	78,321.62	12,408.49	.00
US DEPT OF EDUCATION	UNSECURED	33,683.00	33,250.88	33,250.88	5,267.94	.00
EAST BAY FUNDING	UNSECURED	NA	512.81	512.81	81.24	.00
CHASE HOME FINANCE	OTHER	NA	NA	NA	.00	.00
SUTTON FUNDING	OTHER	NA	NA	NA	.00	.00
DYCK O NEAL INC	SECURED	NA	35,821.16	.00	.00	.00
HOMWOOD DISPOSAL SE	UNSECURED	159.37	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	12,555.84	12,555.84	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	12,555.84	12,555.84	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	154,177.82	24,426.14	.00

**Disbursements:**

Expenses of Administration	\$ 2,364.10	
Disbursements to Creditors	\$ 36,981.98	
<b>TOTAL DISBURSEMENTS:</b>		\$ 39,346.08

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/27/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.